



Commercial Banking and the FIS Modern Banking Platform

Banking partners can provide solutions to help optimize cash flow and maximize profitability. Banks can bring trusted advice and technology to meet the wants and needs of any business. FIS offers the solution certainty to deliver strategic end-to-end modern solutions to banks, in a way that enables them to build easy to buy, easy to use services for its small business and large corporate customers.

Banks are listening to their customers and focusing their efforts on optimizing the customer life cycle. Bank initiatives are centered around the customer experience and internal bank systems and processes, with the intent to deliver better, faster and easier solutions for their business customers.

The Commercial Banking value chain is multi-faceted:

- **Business** customers want and need to manage their cash flows.
- **Banks** provide Treasury Management and Lending products to meet the customer mandate.
- **FIS** delivers end-to-end solutions to banks through the Modern Banking Platform.

Business Customer view:

Small business owners and Corporate Treasurers need advice, guidance, and service from their banking partners like never before. They may differ in size and complexity, but small businesses and large corporations have the same essential Commercial Banking needs on a day-to-day basis:

- Make payments
- Receive payments
- Get information
- Invest funds
- Borrow funds

Businesses want banking partners that deliver bespoke solutions in a commoditized banking world. Most banks can deliver all the same services, but the best banks can deliver solutions in ways that are meaningful and beneficial to businesses.

- **Liquidity Management** – Help to manage their operating, financing and investment funds.
- **Cash Management** – Design easy to buy, easy to use solutions for payments, collections, information reporting, lending, investing, foreign exchange and letters of credit.
- **Cost Management** – Deliver solutions with real cost savings as well as cost avoidance benefits.

- **Risk Management** – Provide effective monitoring tools to mitigate ever-changing risks related to credit, currency, interest rates, information security, operations, and regulatory compliance.
- **Data Management** – Offer efficient and meaningful reporting tools to support partnerships with the Chief Financial Officer (CFO), banks, creditors, investors and technology service providers.
- **Technology Management** – Strategize how to incorporate new technologies such as real-time payments, blockchain, cryptocurrency and smart contracts.

Bank view:

As a financial partner to businesses of all sizes, banks must deliver solutions that introduce new service offerings, eliminate pain points and reduce costs. To meet that mandate, banks must assess and optimize the customer life cycle to exceed the wants and needs of businesses. Banks view the business customer life cycle as integrated stages of engagement, for example:

- **Solution** – Develop, price and launch products to customers.
- **Onboard** – Open accounts and implement the products for customers.
- **Process** – Receive and clear transactions from customers.
- **Service** – Maintain, support and close accounts for customers.
- **Report** – Push alerts and notify customers of transactions and balances.
- **Analyze** – Evaluate product and customer usage and profitability.

The bank supports the customer life cycle through a Commercial Banking ecosystem, which is a set of solutions that deliver end-to-end commercial banking capabilities. The key components of the ecosystem are:

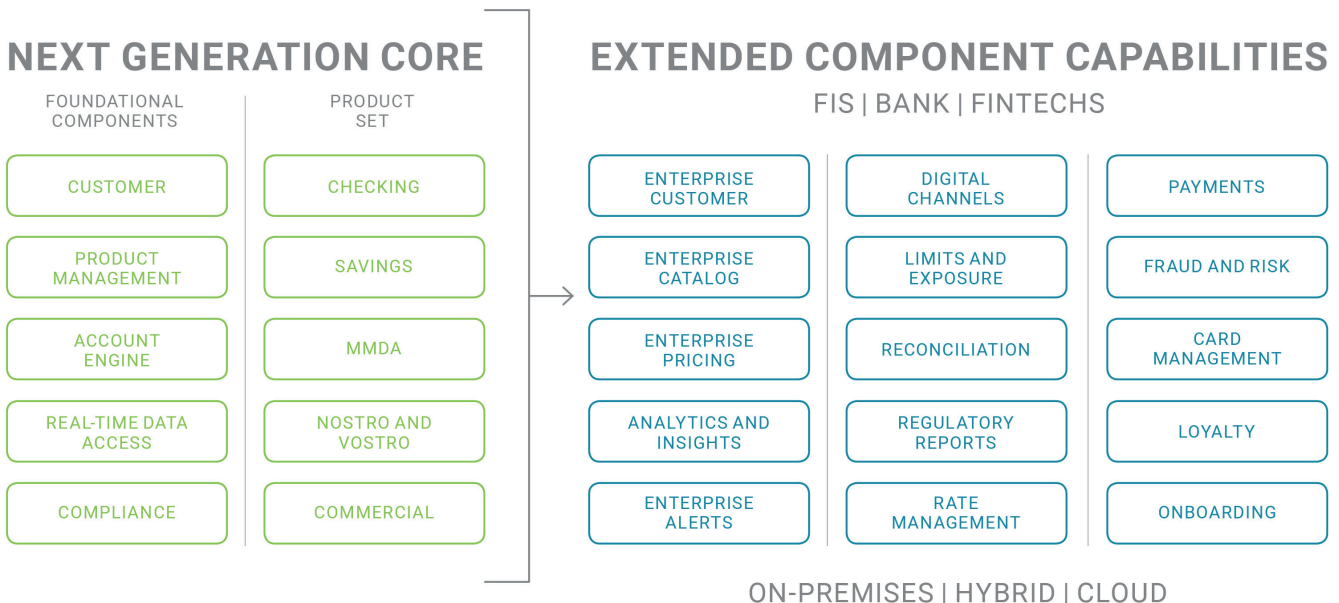
- **Channels** – Online, Mobile, File Transfer, Onboarding, Open Banking
- **Deposits** – Operating, Investment, Escrow and Sweep Accounts
- **Account Services** – Account Reconciliation, Positive Pay, Stop Pay
- **Payments** – Low Value, High Value, Real Time, Integrated Payables
- **Collections** – Lockbox, Deposit Capture, Integrated Receivables
- **Information Reporting** – Same Day, Next Day, Multi-Bank, Account Analysis
- **Lending** – Working Capital, Syndication, Asset-Based

FIS has developed an all-new digital solution to enable banks to deliver the customer-driven Commercial Banking ecosystem. It is called the FIS Modern Banking Platform.

A Digital Platform Built for Commercial Banking: FIS Modern Banking Platform

With support for all bank types, the FIS Modern Banking Platform is designed to meet the unique challenges and opportunities of the digital age for Commercial Banking. The solution design embraces three essential attributes:

- **Component based.** All components are self-contained and developed individually to key standards. Changes can be made when and where needed, without affecting other core components. This approach enables infinite institution-specific personalization through configuration rather than coding, enabling your bank to be nimbler and more responsive.
- **API first.** All of FIS’ market-leading core components can be exposed as APIs to be consumed by the bank and third-party applications. With the FIS open platform, you can support new business models and respond to evolving customer needs quickly and easily. And you can add new components and include third-party vendors as required to create unique digital offerings that add real customer value and aid retention.
- **Cloud native.** Because the FIS Modern Banking Platform is cloud-native, you can take advantage of the latest advancements in cloud security, monitoring, resiliency, operational analytics and regulation. Your bank can therefore realize the full benefits of the cloud for mission-critical core processing.



FIS Modern Banking Platform Features

The FIS Modern Banking Platform's five foundational next generation core components and wide variety of optional extended components empower you to deliver a highly differentiated brand and banking experience.

Five Foundational Components

- **Customer.** In the digital age, customer centricity is crucial, and a superior customer experience must be driven by data and insight. With the customer component, you can easily manage all aspects of the customer view in one place.
- **Product Management.** The rules-based, parameter-driven product management component allows you to easily construct and manage products, improving time to market for new offerings.
- **Account Engine.** The heart of the platform offers robust, reliable and efficient real-time transaction processing and accounting functions with no practical limits to volume.
- **Real-Time Data Hub.** This component manages all data coming in and going out of the platform securely and in real time, giving you greater customer personalization and improved fraud prevention and detection.
- **Compliance.** This component ensures that every transaction, customer record and accounting treatment is recorded to enable compliance with various regulators in global jurisdictions. The FIS Modern Banking Platform is designed for worldwide use and is warranted for U.S. Regulatory Compliance out of the box.

With these five next generation core components, the FIS Modern Banking Platform supports the full depth and breadth of retail and commercial deposit products¹, from basic checking accounts and savings accounts to the most complex financial products. In addition, the FIS Modern Banking Platform can be integrated with FIS and non-FIS components that support capabilities at the enterprise level. You can pick and choose the ones that optimize your business strategy.

All components – both foundational and extended – are independent. FIS Code Connect, an API platform, provides centralized access to all our solutions. The APIs for these microservices are versioned, governed and exposed for easy and secure integration. FIS Code Connect also allows banks and fintech partners to publish and manage their own APIs, so that they can deliver solutions to FIS clients.



¹ LENDING PRODUCTS WILL BE SUPPORTED STARTING IN LATE 2019.

You Don't Just Get A Core – You Get A Bank

Many banks wish to play a bigger role in the lives of their customers. In practice this means that more parties need access to data and solutions. The bank of the future must be open, modular and able to deliver bespoke customer experiences. That means open, modular technology.

By combining the FIS Modern Banking Platform foundational components, your choice of extended components, Code Connect, Digital One and other best-of-breed assets, you have a framework that is built for today's digital age and for the future. You can couple this with a comprehensive set of ancillary solutions, and a virtual back office to build a strategic platform for profitable growth.

Your Partner of Choice

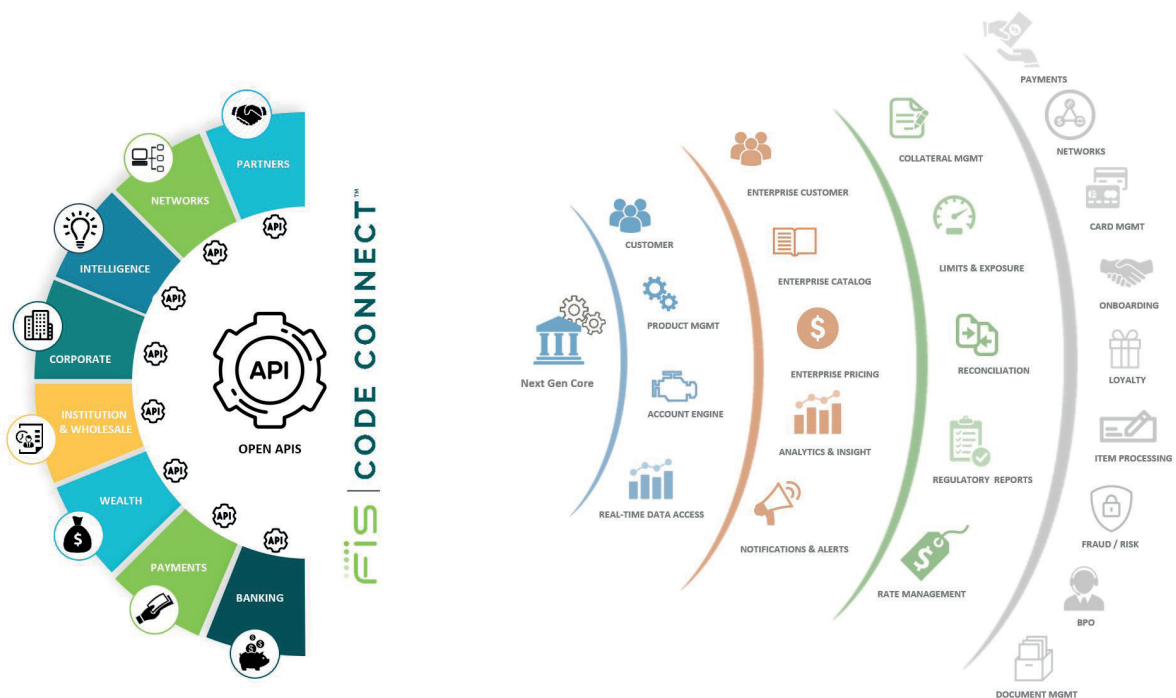
FIS has deployed many core banking platforms around the world. These are continually tested and proven in some of the world's complex toughest banking environments, supporting Retail and Commercial Banking customers.

The FIS Modern Banking Platform represents a significant evolution – some would say revolution – in the highly successful FIS core banking systems. Built from the ground up, this solution offers componentized modules and the latest fintech capabilities to enable real-time digital processing.

A partnership with FIS offers unlimited access to a team of experts at the heart of world banking. We can help you specify, build and implement a modern banking platform that meets your immediate needs and strategic goals.

FIS's virtual back office can handle customer service, account opening and deposit operations for you, too. We also offer the very best managed security, fraud prevention and compliance in the industry and can host your modern banking platform in the FIS cloud, further reducing costs. And, uniquely, we give you the option to change your deployment model as required by your evolving business needs or technology strategy. Choose the support and model you need, pass on what you don't.

At a time when digital transformation is critical, FIS can help you profit from Commercial Banking.



About FIS

FIS is a global leader in financial services technology, with a focus on retail and institutional banking, payments, asset and wealth management, risk and compliance, consulting and outsourcing solutions. Through the depth and breadth of our solutions portfolio, global capabilities and domain expertise, FIS serves more than 20,000 clients in over 130 countries. Headquartered in Jacksonville, Florida, FIS employs more than 47,000 people worldwide and holds leadership positions in payment processing, financial software and banking solutions. Providing software, services and outsourcing of the technology that empowers the financial world, FIS is a Fortune 500 company and is a member of Standard & Poor's 500® Index. For more information about FIS, visit www.fisglobal.com.



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